United States Bankruptcy Court
Eastern District of Pennsylvania

In re: Case No. 13-15427-elf
Michael W. Kleinguenther Chapter 7
Debtor

CERTIFICATE OF NOTICE

District/off: 0313-2 User: JeanetteG Page 1 of 1 Date Rcvd: Oct 09, 2013
Form ID: 180NEW Total Noticed: 19

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 11, 2013.

db +Michael W. Kleinguenther, 421 Davisville Road, Willow Grove, PA 19090-2728
13082468 +CITIZENS BANK, ONE CITIZENS DRIVE--RJE 310, RIVERSIDE, RI 02915-3000
13082473 LANCASTER COLLECTIONS, 218 W ORANGE ST, LANCASTER, PA 17603-3746
13082474 +RBS CITIZENS BANK NA, 1000 Lafayette Blvd, Brdigeport, CT 06604-4725
13082476 UNIVERSAL DC CBNA, ATT CARD SERVICES, PO BOX 16497, SIOUX FALLS, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: BTPDERSHAW.COM Oct 10 2013 01:28:00 TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632
smg E-mail/Text: bankruptcy@phila.gov Oct 10 2013 01:46:07 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 10 2013 01:43:32 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 10 2013 01:45:54 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr EDI: FORD.COM Oct 10 2013 01:28:00 Ford Motor Credit Company, LLC, Drawer 55-953, PO Box 55000, Detroit, MI 48255-0953
13082465 EDI: AMEREXPR.COM Oct 10 2013 01:28:00 AMERICAN EXPRESS, PO BOX 1270, NEWARK, NJ 07101-1270
13082466 EDI: RMSC.COM Oct 10 2013 01:28:00 CARE CREDIT, GE CAPITAL ONE RETAIL BANK, PO BOX 960061, ORLANDO, FL 32896-0061
13082467 EDI: CITICORP.COM Oct 10 2013 01:28:00 CITI CARDS, PO BOX 182564, COLUMBUS, OH 43218-2564
13082469 EDI: DISCOVER.COM Oct 10 2013 01:28:00 DISCOVER, PO BOX 71084, CHARLOTTE, NC 28272-1084
13082470 +EDI: FORD.COM Oct 10 2013 01:28:00 FORD CREDIT, PO BOX 220564, PITTSBURGH, PA 15257-2564
13082471 +EDI: FORD.COM Oct 10 2013 01:28:00 FORD CREDIT, PO BOX 542000, OMAHA, NE 68154-8000
13082472 EDI: RMSC.COM Oct 10 2013 01:28:00 GECRB-LOWES PC, POB 965005, ORLANDO, FL 32896-5005
13082475 +EDI: TDBANKNORTH.COM Oct 10 2013 01:28:00 TD BANK, NA, 32 CHESTNUT STREET, LEWISTON, ME 04240-7799
13082477 +EDI: WFFC.COM Oct 10 2013 01:28:00 WELLS FARGO FINANCIAL, SUP RE SVC GRPMACN0008010, 4143 121st STREET, URBANDALE, IA 50323-2310

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 11, 2013 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 9, 2013 at the address(es) listed below:

HOWARD GERSHMAN on behalf of Creditor Ford Motor Credit Company, LLC howard229@verizon.net;hg229ecf@gmail.com
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WAYNE R. CROMIE on behalf of Debtor Michael W. Kleinguenther cromie-bky@verizon.net

TOTAL: 4

B18 (Official Form 18) (12/07)

United States Bankruptcy Court

Eastern District of Pennsylvania

Case No. 13−15427−elf

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):
Michael W. Kleinguenther
421 Davisville Road
Willow Grove, PA 19090

Social Security No.:
xxx−xx−2692

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 10/9/13

Eric L. Frank
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

a. Debts for most taxes;

b. Debts incurred to pay nondischargeable taxes;

c. Debts that are domestic support obligations;

d. Debts for most student loans;

e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;

f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;

g. Some debts which were not properly listed by the debtor;

h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;

i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and

j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.